

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

JEREL DEWEY SANDUSKY
TARA DANIELLE SANDUSKY

CASE NO: 09-70016-HDH-13
HEARING DATE: 10/28/2009
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2006-08 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
019 0 U	FIRST NATIONAL BANK	\$5,650.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
009 0	FIRST NATIONAL BANK	2002 CHEVY PICKUP	\$12,250.00	\$8,750.00	10.00%	60	\$197.74 PAID BY TRUSTEE
010 0	GEMB LENDING INC	1999 CAMPER	\$0.00	\$18,401.00			SURRENDERED
011 0	ECAST SETTLEMENT CORPORATION	2002 KAWASAKI MOTORCYCLE/KAWAS	\$9,172.25	\$8,962.00			SURRENDERED
012 0	GMAC	2007 CHEVY Z71	\$33,461.18	\$33,964.00			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 0 U *	PRA RECEIVABLES MANAGEMENT	\$4,293.19	009 1 U	FIRST NATIONAL BANK	\$3,500.00
	<i>PURCHASES / GORDONS</i>			<i>SPLIT CLAIM/2002 CHEVY PU</i>	
	<i>Debt provided secured, but claim filed unsecured.</i>				
011 1 U	ECAST SETTLEMENT CORPORATION	\$210.25	014 0 U	ECAST SETTLEMENT CORPORATION	\$2,945.04
	<i>SPLIT CLAIM/02 KAWASAKI MOTORCYCLE</i>			<i>PURCHASES/CAPITAL ONE BANK</i>	
015 0 U	DAIMLER CHRYSLER SERVICES	\$17,190.45	016 0 U	DELL FINANCIAL SERVICES	\$158.41
	<i>REPO DEFICIENCY 05 DODGE</i>			<i>PURCHASES</i>	
017 0 U	DISCOVER FINANCIAL SERVICES	\$2,536.73	018 0 U	FIRST NATIONAL BANK MUNDAY	\$2,060.17
	<i>PURCHASES</i>			<i>LOAN</i>	
020 0 U	CHASE BANK USA	\$17,178.79	022 0 U *	ECMC	\$3,351.17
	<i>PURCHASES/PROVIDAN</i>			<i>STUDENT LOAN/WELLS FARGO BANK</i>	
				<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/28/2009 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/1/2009

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ALS - GE C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131
BASS & ASSOCIATES 3936 E. FT LOWELL RD. STE 200 TUCSON AZ 85712
CAPITAL ONE C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS GA 30091
CFC DEFICIENCY RECOVERY 5225 CROOKS RD STE 140 TROY MI 48098
CHASE BANK USA PO BOX 15145 WILMINGTON DE 19850
CITI CARDS PO BOX 20507 KANSAS CITY MO 64195
DAIMLER CHRYSLER SERVICES C/O SHERMETA & ADAMS PO BOX 80908 ROCHESTER HILLS MI 48308
DELL FINANCIAL SERVICES 12234 N IH 35 AUSTIN TX 78753
DELL FINANCIAL SERVICES C/O RESURGENT CAPITAL SERVICES PO BOX 10390 GREENVILLE SC 29603
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054
ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK NJ 07193
ECAST SETTLEMENT CORPORATION PO BOX 7247-6971 PHILADELPHIA PA 19170
ECMC LOCKBOX # 8682 PO BOX 75848 ST PAUL MN 55175
ECMC PO BOX 75906 ST PAUL MN 55175
FIRST NATIONAL BANK 717 10TH PADUCAH TX 79248
FIRST NATIONAL BANK MUNDAY 111 S MUNDAY AVE MUNDAY TX 76371
GEMB LENDING INC 3355 MICHELSON DR IRVINE CA 92612
GMAC PO BOX 130424 ROSEVILLE MN 55113
GMAC PO BOX 5055 TROY MI 48007
HSBC RETAIL SERVICES PO BOX 15521 WILMINGTON DE 19850
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75248
JEREL DEWEY SANDUSKY & TARA DANIELLE SANDUSKY PO BOX 452 CHILLICOTHE TX 79225
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
TEXAS GUARANTEED STUDENT LOAN PO BOX 83100 ROUND ROCK TX 78683
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WASHINGTON MUTUAL ATTN BANKRUPTCY DEPT PO BOX 10467 GREENVILLE SC 29603
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242